



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
December 4, 2018 to January 3, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,919.94
- Payments	\$1,919.94
- Other Credits	\$0.00
+ Purchases	\$3,313.48
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$3,313.48

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$6,686.00
 Statement Closing Date January 3, 2019
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$3,313.48
 Minimum Payment Due: \$99.41
Payment Due Date: January 28, 2019

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/24	12/24	8559061PREHM6WJRF	PAYMENT - THANK YOU	\$1,919.94-
12/06	12/07	5543286P45SWMALPM	SQU*SQ *LOCAL HARVEST LA GRANDE OR	\$32.00
12/06	12/07	0543684P5BLJHY88B	WM SUPERCENTER #1889 ISLAND CITY OR	\$707.38
12/06	12/09	2524780P500LQVHAB	D&B SUPPLY CO STORE 2 LA GRANDE OR	\$614.75
12/08	12/10	0541019P763JKM7AP	PILOT 00009340 LA GRANDE OR	\$77.27
12/10	12/11	0541019P863JJARJB	PILOT 00009340 LA GRANDE OR	\$47.79
12/10	12/12	2524780P900ZXD6AM	D&B SUPPLY CO STORE 2 LA GRANDE OR	\$84.98
12/14	12/16	0514048PQLYJHMSXA	ELGIN FOODTOWN ELGIN OR	\$93.14

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$3,313.48
 Minimum Payment Due: \$99.41
Payment Due Date: January 28, 2019

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500009941003313483

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/17	12/18	5543286PF5SHLPJ32	AMAZON PRIME AMZN.COM/BILL WA	\$119.00
12/18	12/19	5543286PG5SR3QR8D	CHEVRON 0093879 ELGIN OR	\$77.89
12/18	12/19	0543684PHBLJW8HXQ	WM SUPERCENTER #1889 ISLAND CITY OR	\$74.70
12/18	12/19	0543684PHBLJW8HZX	WM SUPERCENTER #1889 ISLAND CITY OR	\$107.00
12/18	12/20	2524780PH01NSSVDQ	D&B SUPPLY CO STORE 2 LA GRANDE OR	\$638.48
12/27	12/30	8517924PSWGNBBBPL	VALLEY VETERINARY CARE LA GRANDE OR	\$536.87
12/30	12/31	5543286PW5SDNQ7E2	CHEVRON 0093879 ELGIN OR	\$77.24
12/31	01/01	5531020PX0RVE6HN1	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99
01/02	01/03	723060602S66EKW5D	THE CELL FIX 1 LAGRANDE OR	\$10.00

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.49% (v)	\$0.00	31	\$0.00
Cash Advances	16.49% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



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Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
January 4, 2019 to February 3, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$3,313.48
- Payments	\$3,313.48
- Other Credits	\$115.00
+ Purchases	\$2,496.16
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,381.16

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$7,618.00
 Statement Closing Date February 3, 2019
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$2,381.16
 Minimum Payment Due: \$71.44
Payment Due Date: February 28, 2019

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/23	01/23	15270210P001Q7NV6	EBAY 800-456-3229 SAN JOSE CA CREDIT	\$115.00-
01/28	01/28	85590610WEHM6R0YX	PAYMENT - THANK YOU	\$3,313.48-
01/04	01/06	5543286045SEGMHVA	CHEVRON 0093879 ELGIN OR	\$38.46
01/06	01/07	554838207BLH3M2WA	WAL-MART #1889 LA GRANDE OR	\$186.85
01/07	01/08	854861407WGP4V6BY	CARSTICKERS.COM BEND OR	\$194.05
01/07	01/08	5543286075V2151EM	SQU*SQ *LOCAL HARVEST LA GRANDE OR	\$62.00
01/07	01/08	054368408BLJAA7JX	WM SUPERCENTER #1889 ISLAND CITY OR	\$329.24
01/08	01/09	5543286085S9FRPW7	CHEVRON 0093879 ELGIN OR	\$75.67

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

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Account Number: XXXX XXXX XXXX 0185
 New Balance: \$2,381.16
 Minimum Payment Due: \$71.44
Payment Due Date: February 28, 2019

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500007144002381161

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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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CREDIT BALANCES

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/15	01/18	85180890HWGVHDHED	OREGON STATE BAR ASSC TIGARD OR	\$557.00
01/21	01/21	55432860M5SSMY6EX	AMAZON.COM*MB36K8E52 AMZN.COM/BILL WA	\$69.99
01/21	01/21	55432860M5STNXEHR	AMZN MKTP US*MB2EI15V1 AMZN.COM/BILL WA	\$57.96
01/21	01/22	55429500MS0LS42GM	PAYPAL *QINGDAOHAID 4029357733 CA	\$11.59
01/21	01/22	55429500MS0LS445G	PAYPAL *OWLCREEKFAB 4029357733 CA	\$52.00
01/21	01/22	55429500MS0LS45QL	PAYPAL *GONGTARETS 4029357733 CA	\$252.50
01/21	01/22	55429500MS0LS478P	PAYPAL *QMP INC 4029357733 CA	\$31.49
01/21	01/22	15270210M8SVBPHLY	EBAY 800-456-3229 SAN JOSE CA	\$115.00
01/22	01/23	55432860P5V57N1DH	CHEVRON 0093879 ELGIN OR	\$64.85
01/23	01/23	55432860P5V5LYVZD	AMZN MKTP US*MB3TF7112 AMZN.COM/BILL WA	\$8.16
01/23	01/23	55432860P5V60JLH6	APL*APPLE ONLINE STORE 800-676-2775 CA	\$119.90
01/23	01/24	55432860P5SB6Y9JX	HOTELS.COM155239342599 HOTELS.COM WA	\$197.46
01/31	02/01	55310200Z0RS0BQHZ	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99
02/01	02/03	5543286105V5QTYHE	CHEVRON 0373421 LA GRANDE OR	\$57.00

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.49% (v)	\$0.00	31	\$0.00
Cash Advances	16.49% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
February 4, 2019 to March 3, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,381.16
- Payments	\$2,381.16
- Other Credits	\$0.00
+ Purchases	\$2,172.82
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,172.82

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$7,827.00
 Statement Closing Date March 3, 2019
 Days in Billing Cycle 28

PAYMENT INFORMATION

New Balance: \$2,172.82
 Minimum Payment Due: \$65.19
Payment Due Date: March 28, 2019

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/25	02/25	85590611REHM6BRJH	PAYMENT - THANK YOU	\$2,381.16-
02/05	02/06	5543286145V2X4NTQ	CHEVRON 0093879 ELGIN OR	\$73.76
02/09	02/11	05410191963JJA94N	PILOT 00009340 LA GRANDE OR	\$52.52
02/09	02/11	5543286185V0EKD5P	HOTELS.COM155755199047 HOTELS.COM WA	\$87.53
02/13	02/15	55429501DS1DL8V9J	PP*ITUNES.COM/BILL 4029357733 CA	\$200.00
02/14	02/15	55429501DS1E1ELYN	PP*ITUNES.COM/BILL 4029357733 CA	\$9.94
02/14	02/15	55432861D2XY97FDS	AMZN MKTP US*MI6SF8082 AMZN.COM/BILL WA	\$33.96
02/14	02/17	55310201EWQ1PLS81	SAFEWAY FUEL #1827 LA GRANDE OR	\$55.50

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

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Account Number: XXXX XXXX XXXX 0185
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Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
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559061400570018500006519002172820

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- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

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CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/15	02/17	55432861F2XQF64TN	OUTBACK 3810 SALEM OR	\$89.44
02/16	02/18	55429501FS1G3QGD5	PP*ITUNES.COM/BILL 4029357733 CA	\$74.96
02/16	02/18	55429501FS1G3QH8V	PP*ITUNES.COM/BILL 4029357733 CA	\$9.99
02/17	02/19	55308761HFXXV13R2	SHELL OIL 57443151006 TUALATIN OR	\$79.68
02/20	02/21	55432861K2XMK5582	CHEVRON 0091020 LA GRANDE OR	\$31.05
02/22	02/24	55432861M5SKTSVGW	HOTELS.COM156170285470 HOTELS.COM WA	\$171.18
02/22	02/24	55432861M5SKTSWW6	HOTELS.COM156170355790 HOTELS.COM WA	\$171.18
02/22	02/24	55432861M5SKTSXF8	HOTELS.COM156170387087 HOTELS.COM WA	\$171.18
02/22	02/24	55480771M60TLKEJ2	CITY COUNTY INSURANCE 5037633825 OR	\$350.00
02/22	02/24	55500361M2DJX237S	WALMART.COM 8009666546 AR	\$495.96
02/28	03/01	55310201V0RVJ7V5J	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.49% (v)	\$0.00	28	\$0.00
Cash Advances	16.49% (v)	\$0.00	28	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
March 4, 2019 to April 3, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,172.82
- Payments	\$2,172.82
- Other Credits	\$0.00
+ Purchases	\$610.96
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$610.96

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,389.00
 Statement Closing Date April 3, 2019
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$610.96
 Minimum Payment Due: \$25.00
Payment Due Date: April 28, 2019

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/01	04/01	85590612VEHM6NFXW	PAYMENT - THANK YOU	\$2,172.82-
03/08	03/11	553087624FXRGB1H2	SHELL OIL 930041217QPS HOOD RIVER OR	\$45.47
03/10	03/11	5543286255SAJG062	CHEVRON 0305754 PENDLETON OR	\$49.79
03/15	03/18	05410192B63JPF19K	PILOT 00002329 ONTARIO OR	\$63.01
03/19	03/19	15270212E001A0B2E	MICROSOFT *OFFICE 365 REDMOND WA	\$99.99
03/20	03/21	55432862F5SKAQVEL	SQU*SQ *LOCAL HARVEST LA GRANDE OR	\$46.50

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER



Account Number: XXXX XXXX XXXX 0185
 New Balance: \$610.96
 Minimum Payment Due: \$25.00
Payment Due Date: April 28, 2019

Please use enclosed envelope to remit payment.

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500002500000610965

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

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You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/25	03/26	55432862L5SNESN9M	CHEVRON 0093879 ELGIN OR	\$63.26
03/28	03/28	55432862P5V4NQ0VA	AMZN MKTP US*MW51N7PQ2 AMZN.COM/BILL WA	\$69.99
03/28	03/29	55432862P5SBL1DSS	AMZN MKTP US*MW1KF9540 AMZN.COM/BILL WA	\$107.96
03/31	04/01	55310202S0RS94ZGZ	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99
04/01	04/02	55432862V5S8S74AA	SQ *SQ *TIMBER'S FEEDS ELGIN OR	\$50.00

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.49% (v)	\$0.00	31	\$0.00
Cash Advances	16.49% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

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Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
April 4, 2019 to May 3, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$610.96
- Payments	\$610.96
- Other Credits	\$0.00
+ Purchases	\$1,624.95
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,624.95

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$8,375.00
 Statement Closing Date May 3, 2019
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$1,624.95
 Minimum Payment Due: \$48.75
Payment Due Date: May 28, 2019

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/29	04/29	85590613REHM6RHRQ	PAYMENT - THANK YOU	\$610.96-
04/03	04/04	85247812X002RP1MV	BY-RITE TEXACO LA GRANDE OR	\$9.00
04/06	04/08	05410193163JP1WM3	PILOT 00009340 LA GRANDE OR	\$64.28
04/09	04/10	5543286335V2GRXZY	SQ *SQ *TIMBER'S FEEDE ELGIN OR	\$72.50
04/10	04/11	5543286355SQ8E8JB	CHEVRON 0093879 ELGIN OR	\$67.61
04/15	04/16	5543286395SEWY0P9	SQ *SQ *TIMBER'S FEEDE ELGIN OR	\$46.50
04/15	04/17	55421353AQJSQR265	VALLEY VETERINARY CARE LA GRANDE OR	\$163.16
04/21	04/22	55310203F2DY20X3Q	AMZN MKTP US*MZ49Z1AW2 AMZN.COM/BILL WA	\$29.99

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$1,624.95
 Minimum Payment Due: \$48.75
Payment Due Date: May 28, 2019

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500004875001624951

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- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/25	04/26	85247813K003DX4SS	BY-RITE TEXACO LA GRANDE OR	\$9.00
04/30	05/01	55310203R0RRXQ3X5	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99
05/02	05/02	55432863S5SZ6A0M0	AMZN MKTP US*MZ61X3SC2 AMZN.COM/BILL WA	\$41.92
05/03	05/03	55432863V5SA32YBG	APL*APPLE ONLINE STORE 800-676-2775 CA	\$8.00
05/03	05/03	55432863V5SA32YE1	APL*APPLE ONLINE STORE 800-676-2775 CA	\$299.00
05/03	05/03	55432863V5SA32YGW	APL*APPLE ONLINE STORE 800-676-2775 CA	\$799.00

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.49% (v)	\$0.00	30	\$0.00
Cash Advances	16.49% (v)	\$0.00	30	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
May 4, 2019 to June 3, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,624.95
- Payments	\$1,624.95
- Other Credits	\$0.00
+ Purchases	\$811.03
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$811.03

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,188.00
 Statement Closing Date June 3, 2019
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$811.03
 Minimum Payment Due: \$25.00
Payment Due Date: June 28, 2019

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/28	05/28	85590614LEHM66YVP	PAYMENT - THANK YOU	\$1,624.95-
05/04	05/06	55432863W5SN6SRNP	CHEVRON 0093879 ELGIN OR	\$65.72
05/05	05/07	05314613Y2X87E1TD	LA GRANDE ACE HARDWARE LA GRANDE OR	\$233.97
05/15	05/16	5543286475V2YJPRN	CHEVRON 0213322 LA GRANDE OR	\$79.58
05/23	05/24	55432864G5SZN7NWQ	CHEVRON 0093879 ELGIN OR	\$66.60
05/23	05/24	55483824GBLGZY64P	WAL-MART #1889 LA GRANDE OR	\$350.17
05/31	06/02	55310204P0RSVZRH5	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$811.03
 Minimum Payment Due: \$25.00
Payment Due Date: June 28, 2019

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500002500000811035

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EXPLANATION OF INTEREST CHARGES

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We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**INTEREST CHARGE CALCULATION**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.49% (v)	\$0.00	31	\$0.00
Cash Advances	16.49% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
June 4, 2019 to July 3, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$811.03
- Payments	\$811.03
- Other Credits	\$0.00
+ Purchases	\$176.50
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$176.50

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,823.00
 Statement Closing Date July 3, 2019
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$176.50
 Minimum Payment Due: \$25.00
Payment Due Date: July 28, 2019

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/03	07/03	85590615REHM6ZOW9	PAYMENT - THANK YOU	\$811.03-
06/21	06/24	55308765DFY7VFT6J	SHELL OIL 57444637805 BAKER CITY OR	\$81.04
06/30	07/01	55310205M0RWH688D	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99
07/01	07/02	55432865P5STXVQ6R	CHEVRON 0093879 ELGIN OR	\$80.47

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$176.50
 Minimum Payment Due: \$25.00
Payment Due Date: July 28, 2019

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500002500000176504

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

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You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

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Purchases	16.49% (v)	\$0.00	30	\$0.00
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Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
July 4, 2019 to August 2, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$176.50
- Payments	\$176.50
- Other Credits	\$0.00
+ Purchases	\$3,955.12
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$3,955.12

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$6,044.00
 Statement Closing Date August 2, 2019
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$3,955.12
 Minimum Payment Due: \$118.66
 Payment Due Date: August 28, 2019

MESSAGES

Important Information - New credit card benefits effective July 1, 2019 will deliver more everyday value to you! Please go to the Card Service Center website located at www.cardaccount.net and click on the "Card Benefits" banner to learn more about your updated benefits.

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/23	07/23	85590616QEHM646N0	PAYMENT - THANK YOU	\$176.50-
07/09	07/10	55432865Z5SN9MVAN	CHEVRON 0093879 ELGIN OR	\$81.23
07/10	07/11	5541734604NTVZPBR	THE CELL FIX ISLAND CITY OR	\$307.48
07/10	07/11	5541734604NTVZPB6	THE CELL FIX ISLAND CITY OR	\$99.95
07/10	07/11	5543687603SVRHPQK	MOYS DYNASTY LA GRANDE OR	\$34.75

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
 1550 N BROWN RD 150
 LAWRENCEVILLE GA 30043

CARD SERVICE CENTER



Account Number: XXXX XXXX XXXX 0185
 New Balance: \$3,955.12
 Minimum Payment Due: \$118.66
 Payment Due Date: August 28, 2019

Please use enclosed envelope to remit payment.

Amount Enclosed: \$



Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
 PO BOX 569100
 DALLAS TX 75356-9100



BROCK ECKSTEIN
 CITY OF ELGIN
 PO BOX 128
 ELGIN OR 97827-0128



559061400570018500011866003955122

CREDITING OF PAYMENTS

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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/12	07/14	5543286615SQ6LHP4	EAS*THE EASTWOOD COMPA 800-544-5118 PA	\$1,344.35
07/12	07/14	5543286615SQ6LJG4	EAS*THE EASTWOOD COMPA 800-544-5118 PA	\$914.32
07/17	07/18	553102067BMEHMPQ6	KFC E745001 LA GRANDE OR	\$6.50
07/18	07/19	5543286675SNHD9XZ	AMZN MKTP US*MH0KF8Q20 AMZN.COM/BILL WA	\$10.99
07/18	07/19	5543286675SPY1F75	AMZN MKTP US*MH6E19W02 AMZN.COM/BILL WA	\$449.99
07/18	07/19	5543286675ST5DMLE	AMZN MKTP US*MH8NA2YE2 AMZN.COM/BILL WA	\$267.37
07/19	07/21	5543286685SY2VTA5	AMZN MKTP US*MH3EX46O0 AMZN.COM/BILL WA	\$210.00
07/19	07/21	5543286685V1LP5DT	AMZN MKTP US*MA3949F42 AMZN.COM/BILL WA	\$72.19
07/21	07/22	55432866B5SHBZ1F4	CHEVRON 0093879 ELGIN OR	\$68.35
07/23	07/24	55432866D5SZ7YJNA	CHEVRON 0373421 LA GRANDE OR	\$63.66
07/23	07/24	85247816Q0062RKH4	BY-RITE TEXACO LA GRANDE OR	\$9.00
07/31	08/01	55310206L0RY3GZDE	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.49% (v)	\$0.00	30	\$0.00
Cash Advances	16.49% (v)	\$0.00	30	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

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Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
August 3, 2019 to September 3, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$3,955.12
- Payments	\$3,955.12
- Other Credits	\$0.00
+ Purchases	\$14.99
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$14.99

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,985.00
 Statement Closing Date September 3, 2019
 Days in Billing Cycle 32

PAYMENT INFORMATION

New Balance: \$14.99
 Minimum Payment Due: \$14.99
Payment Due Date: September 28, 2019

MESSAGES

Important Information - New credit card benefits effective July 1, 2019 will deliver more everyday value to you! Please go to the Card Service Center website located at www.cardaccount.net and click on the "Card Benefits" banner to learn more about your updated benefits.

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/19	08/19	855906178EHM6Y241	PAYMENT - THANK YOU	\$3,955.12-
08/31	09/02	55310207K0T4H72RP	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$14.99
 Minimum Payment Due: \$14.99
Payment Due Date: September 28, 2019

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500001499000014990

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Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**INTEREST CHARGE CALCULATION**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.24% (v)	\$0.00	32	\$0.00
Cash Advances	16.24% (v)	\$0.00	32	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Account Number: **BROCK ECKSTEIN**
XXXX XXXX XXXX 0185

Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
September 4, 2019 to October 3, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$14.99
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$14.99
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$29.98

Account Number XXXX XXXX XXXX 0185
Credit Limit \$10,000.00
Available Credit \$9,970.00
Statement Closing Date October 3, 2019
Days in Billing Cycle 30
Amount Past Due \$14.99

PAYMENT INFORMATION

New Balance: \$29.98
Minimum Payment Due: \$29.98
Payment Due Date: October 28, 2019

MESSAGES

Important Information - New credit card benefits effective July 1, 2019 will deliver more everyday value to you! Please go to the Card Service Center website located at www.cardaccount.net and click on the "Card Benefits" banner to learn more about your updated benefits.

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/30	10/01	55310208H0RRMQDJX	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 191003 0 D PAGE 1 of 2 1 5 1127 4005 VB5 01AB5762

COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
New Balance: \$29.98
Minimum Payment Due: \$29.98
Payment Due Date: October 28, 2019

Amount Enclosed: \$



☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500002998000029980

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone



Account Number: **BROCK ECKSTEIN**
XXXX XXXX XXXX 0185

THE MINIMUM PAYMENT HAS NOT BEEN RECEIVED
SO THE ACCOUNT IS IN A PAST DUE STATUS. PLEASE
DISREGARD THIS IF PAYMENT HAS BEEN MADE.

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.99% (v)	\$0.00	30	\$0.00
Cash Advances	15.99% (v)	\$0.00	30	\$0.00

(v) - variable

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Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Please see reverse side of page 1 for important information.



Account Number: **BROCK ECKSTEIN**
XXXX XXXX XXXX 0185

Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
Activity Through November 3, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$29.98
- Payments	\$29.98
- Other Credits	\$0.00
+ Purchases	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$0.00

Account Number XXXX XXXX XXXX 0185
Credit Limit \$10,000.00
Available Credit \$10,000.00
Statement Closing Date November 3, 2019
Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$0.00
Minimum Payment Due: \$0.00
Payment Due Date: November 28, 2019

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/29	10/29	85590619FEHM64FZG	PAYMENT - THANK YOU	\$29.98-

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
New Balance: \$0.00
Minimum Payment Due: \$0.00
Payment Due Date: November 28, 2019

Amount Enclosed: \$

☐ Indicate name or address change on reverse side and check here.**Make Check Payable to:**

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



55906140057001850000000000000004

CREDITING OF PAYMENTS

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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone



BROCK ECKSTEIN
Account Number: XXXX XXXX XXXX 0185

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.99% (v)	\$0.00	31	\$0.00
Cash Advances	15.99% (v)	\$0.00	31	\$0.00

(v) - variable

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Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
November 3, 2018 to December 3, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$5,924.16
- Payments	\$5,924.16
- Other Credits	\$0.00
+ Purchases	\$1,919.94
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,919.94

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$8,080.00
 Statement Closing Date December 3, 2018
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$1,919.94
 Minimum Payment Due: \$57.60
Payment Due Date: December 28, 2018

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/20	11/20	8559061NLEHM69EHP	PAYMENT - THANK YOU	\$5,924.16-
11/07	11/08	5542950N7JHYWTHAL	WWW.RESERVATIONS.COM 8559562201 FL	\$539.96
		CHECK-IN 11/07/18	FOLIO #0076573166	
11/08	11/09	5543687N94EKT34RX	MOYS DYNASTY LA GRANDE OR	\$38.25
11/09	11/12	0514048NALM7RJSD	SOUTHGATE SINCLAIR PENDLETON OR	\$64.59
11/10	11/12	8530961NBLD6YR0QE	BEST WESTERN PLUS M SALEM OR	\$8.86
		CHECK-IN 11/09/18	FOLIO #0000075242	
11/10	11/12	8530961NBLD6YR0QN	BEST WESTERN PLUS M SALEM OR	\$8.86

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$1,919.94
 Minimum Payment Due: \$57.60
Payment Due Date: December 28, 2018

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500005760001919941

CREDITING OF PAYMENTS

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
		CHECK-IN 11/09/18	FOLIO #0000075241	
11/13	11/14	5543286ND5SMYX2KK	CHEVRON 0093879 ELGIN OR	\$72.00
11/14	11/15	5531020NE0RT3KXFK	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99
11/16	11/18	5543286NG5S9L2T03	EXPEDIA 7392567218202 EXPEDIA.COM WA	\$216.06
11/17	11/18	5543286NH5SEMSBPG	MCAFEE *WWW.MCAFEE.COM 866-622-3911 TX	\$59.99
11/28	11/29	5543286NW5SXXQGGT	CHEVRON 0093879 ELGIN OR	\$81.89
11/29	11/30	0541019NX63JLG0RX	PILOT 00002329 ONTARIO OR	\$47.75
11/30	12/02	5531020NY0RTWSXM8	ADOBE *ACROPRO SUBS 8008336687 CA	\$14.99
12/01	12/03	8518089P0WGSZLXEQ	ANIMAL HEALTH CENTER ISLAND CITY OR	\$235.07
12/01	12/03	0531461P02XAP0G8S	LA GRANDE ACE HARDWARE LA GRANDE OR	\$516.68

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.24% (v)	\$0.00	31	\$0.00
Cash Advances	16.24% (v)	\$0.00	31	\$0.00

(v) - variable

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